

Information to identify the case:

Debtor 1 **Luis M Rodriguez**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name
United States Bankruptcy Court **District of New Jersey**
Case number: **16-29821-RG**

Social Security number or ITIN **xxx-xx-6956**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Luis M Rodriguez

1/20/17

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Luis M Rodriguez
 Debtor

Case No. 16-29821-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 28

Date Rcvd: Jan 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2017.

db	+Luis M Rodriguez, 116 Cortlandt Street, Belleville, NJ 07109-3031
cr	+BMW Bank of North America, Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
516450158	+ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
516450159	+Atlantic Federal Cred, 37 Market St, Kenilworth, NJ 07033-1761
516450161	+Bmw Bank Of North Amer, 2735 E Parleys Ways Ste, Salt Lake City, UT 84109-1666
516450167	++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239 (address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)
516450164	+Chex System, 7805 Hudson Road, suite 100, Saint Paul, MN 55125-1703
516450165	+Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040, St Louis, MO 63179-0040
516450166	+Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
516450169	+Equifax, POB 740241, Atlanta, GA 30374-0241
516450170	+Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
516450172	+KML Law Group PC, 216 Haddon Avenue, ste 406, Collingswood, NJ 08108-2812
516450173	+New Jersey Gross Income Tax, P.O Box 046, Trenton, NJ 08646-0046
516450174	+Nicholas J. Zabala, Esq, KML Law Group, PC, 216 Haddon Avenue, Collingswood, NJ 08108-1120
516450175	+PSEG, PO Box 14444, New Brunswick, NJ 08906-4444
516450179	+transunion, POB 2000, Crum Lynne, PA 19022-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jan 20 2017 22:47:39 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 20 2017 22:47:37 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516457202	+EDI: AISACG.COM Jan 20 2017 22:38:00 BMW Bank of North America, c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
516457202	+E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 20 2017 22:37:12 BMW Bank of North America, c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
516450162	EDI: BMW.COM Jan 20 2017 22:38:00 Bmw Financial Services, Attn: Bankruptcy Department, Po Box 3608, Dublin, OH 43016
516450160	+EDI: BANKAMER.COM Jan 20 2017 22:38:00 Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516450163	+EDI: CAPITALONE.COM Jan 20 2017 22:38:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
516450168	+EDI: CONVERGENT.COM Jan 20 2017 22:38:00 Convergent Outsourcing, Inc, Po Box 9004, Renton, WA 98057-9004
516450171	+EDI: IRS.COM Jan 20 2017 22:38:00 Internal Revenue Service, P.O. Box 804527, Cincinnati, OH 45280-4527
516450176	E-mail/Text: bankruptcy@senexco.com Jan 20 2017 22:47:08 Senex Services Corp, 3333 Founders Rd, 2nd Floor, Indianaoplis, IN 46268
516450177	+EDI: RMSC.COM Jan 20 2017 22:38:00 Synchrony Bank/PC Richard, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
516450178	+EDI: RMSC.COM Jan 20 2017 22:38:00 Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
516450180	+E-mail/Text: collect@williamsalexander.com Jan 20 2017 22:47:27 Waassociates, Po Box 2148, Wayne, NJ 07474-2148

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 22, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 28

Date Rcvd: Jan 20, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MANUFACTURERS AND TRADERS TRUST COMPANY ALSO KNOWN ASM&T BANK SUCCESSOR BY MERGER TO HUDSON CITY SAVINGS BANK, FSB dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com, lvala@rltlawfirm.com, rgaydos@rltlawfirm.com

Jay L. Lubetkin on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com, lvala@rltlawfirm.com, rgaydos@rltlawfirm.com

Michelle Labayan on behalf of Debtor Luis M Rodriguez njchapter7@gmail.com, benitezgiovanna@gmail.com

TOTAL: 4